AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Previously Presented) A computer implemented method of accessing an online account, said method comprising:

    receiving, through a network, a request from a computing device;

    identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request;

    retrieving a network address corresponding to the computing device;

    determining whether the network address is registered;

    in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

    in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.

2. (Previously Presented) The method as described in claim 1 further comprising:

    returning financial function names corresponding to the allowed financial account functions to the computing device, wherein the financial function names are adapted to be displayed on the computing device.

3. (Previously Presented) The method as described in claim 2 further comprising:

receiving a second request from the computing device, the second request

corresponding to one of the allowed financial account functions;

performing the allowed financial account function corresponding to the second

request; and

returning data to the computing device in response to performing the allowed

financial account function.

4.   (Previously Presented) The method as described in claim 1 wherein at least one of the allowed financial account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history.

5.   (Canceled)

6.   (Previously Presented) The method as described in claim 1 further comprising:

receiving a second request from the computing device to alter security settings;

returning a selection page to the computing device, the selection page including

indicators for the allowed financial account functions currently accessible

to the computing device;

receiving one or more security selections from the computing device in response

to the user of the computing device altering the allowed financial account

functions currently accessible to the computing device; and

storing the received security selections in the data store.

7.   (Previously Presented) The method as described in claim 1, wherein the request includes a first financial account function being requested by the user of the computing device, the method further comprising:

performing the first financial account function in response to determining that the first financial account function is included in the allowed financial account functions; and

sending an error message to the computing device in response to determining that the first financial account function is not included in the allowed financial account functions.

8. (Original) The method as described in claim 1 wherein the computing device is selected from the group consisting of a personal computer, a personal digital assistant, a mobile telephone, a pervasive computing device, and a network appliance.

9. (Canceled)

10. (Canceled)

11. (Canceled)

12. (Canceled)

13. (Canceled)

14. (Canceled)

15. (Canceled)

16. (Canceled)

17. (Canceled)

18.   (Canceled)

19.   (Canceled)

20.   (Canceled)

21.   (Canceled)

22.   (Canceled)

23.   (Canceled)

24.   (Canceled)